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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State)	Chapter you are filing under:
· · · · · · · · · · · · · · · · · · ·	✓ Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Karen	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Hightower	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you	Karen	
	have used in the last	First name	First name
	8 years		
	Include your married or	Middle name	Middle name
	maiden names.	Tate	
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 4544	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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D	ebtor 1 Karen	Hightower	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7451 Keeler Ave	
		Number Street	Number Street
		Objective ACCO	
		Skokie Illinois 60076 City State Zip Code	City State Zip Code
		Oity State Zip Gode	Oity State Zip Gode
		Cook	
		County	County
		If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Karen		Hightower	Case number (if kr	nown)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case	Į.		
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief desc Bankruptcy (Form B2010)). A Chapter 7 Chapter 11 Chapter 12 Chapter 13			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or more may pay with a credit of the control of the cashier's check, or more may pay with a credit of the cashier's check. The cashier check of the cashier's check, or mo	w you may pay. Typically, ney order If your attorned card or check with a pre-point in installments. If you chour Filing Fee in Installment be waived (You may required to, waive your fee that applies to your family, you must fill out the Applies.	if you are paying they is submitting you rinted address. cose this option, signs (Official Form 10) arest this option only, and may do so or by size and you are	the clerk's office in your local court for ne fee yourself, you may pay with cash, ur payment on your behalf, your attorney gn and attach the <i>Application for</i> 3A). If you are filing for Chapter 7. By law, a new in your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District	w	hen	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No. Yes. Debtor District Debtor District		hen	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line ✓ Yes. Fill out <i>Ini</i>	9 12.		o you want to stay in your residence? ast You (Form 101A) and file it with

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Hightower Debtor 1 Karen __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Karen Hightower Case number (if known)
First Name Middle Name Last Name

Part 5	Explain Your Effo	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Ab	out Debtor 2 (Sp	oouse Only in a Joint Case):
15. Te	II the court	You must check one:		Yo	u must check one:	
red ab	nether you have ceived briefing out credit unseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	e law requires that u receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.	unseling before you e for bankruptcy. u must truthfully	counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment	
If y cor cas wh	you file anyway, the urt can dismiss your se, you will lose natever filing fee you id, and your	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case. Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	
cre	editors can begin llection activities ain.	requirement, attac efforts you made t unable to obtain it what exigent circu			requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
		with your reasons			Your case may be dismissed if the court is dissatis with your reasons for not receiving a briefing befo you filed for bankruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. b, your case may be dismissed.		receive a briefing must file a certification with a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.		Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required to receive a briefing about credit counseling because of:	
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	duty in a military combat zone.		Active duty.	duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.		about credit cour	are not required to receive a briefing iseling, you must file a motion for ounseling with the court.

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$100,000,001-\$500 million More than \$50 billion \$500,001-\$1 million \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Karen Hightower Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/5/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Karen		Hightower	Case number (fknown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed une	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	information in the sche	dules filed with the petition is incorrect.
attorney, you do not	•	. ,		·
need to file this page.	/s/ Alexander Prebe	r	Date	12/5/2017
	Signature of Attorney			MM / DD / YYYY
	,			
	Alexander Preber			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave			
	Street	enue		
	Ollect			
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	•			•
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	Bar number		State	

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Fill in this information to identify your case:						
Debtor 1	Karen		Hightower			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)	,		(State)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$24,169.50
1c. Copy line 63, Total of all property on Schedule A/B	\$24,169.50
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$38,498.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$76,543.00
Your total liabilities	\$115,041.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$6,192.26 ———————————————————————————————————

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Deb	otor 1 Karen First Name	Middle Name	Hightower Last Name	Case number (if known)	
Part			ive and Statistical Reco	rds	
6. A	re you filing for bankrupto	y under Chapters 7, 11, or	13?		
	No. You have nothing to	report on this part of the fo	rm. Check this box and subm	nit this form to the court with your other sch	nedules.
[✓ Yes.				
7. V	/hat kind of debt do you h	ave?			
[mer debts are those incurred lill out lines 8-10 for statistical	by an individual primarily for a personal,	
Г				his part of the form. Check this box and su	bmit
	this form to the court wi				
		ur Current Monthly Income Form 122B Line 11; OR, Fo	e: Copy your total current mo	nthly income from Official	\$6,208.91
9.	Copy the following specia	al categories of claims fro	m Part 4, line 6 of Schedule	e E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support oblig	ations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	r debts you owe the governn	nent. (Copy line 6b.)	\$0.00	
	9c. Claims for death or per	sonal injury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy li	ne 6f.)		\$0.00	
	9e. Obligations arising out priority claims. (Copy line 6		r divorce that you did not repo	ort as \$0.00	
		· ,	similar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inforr	nation to identify your ca	ase:						
Debtor 1		Karen			Hightower				
5		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	lame	Last Name				
United Sta	ates B	ankruptcy Court for the:	Northern		District of Illinois				
Case num					(State)				
(If known)		orm 1064/D							Check if this is an
		orm 106A/B							amended filing
		e A/B: Prope							12/1
category v responsibl write your	where le for name	ry, separately list and d you think it fits best. B supplying correct infor e and case number (if k cribe Each Residenc	Be as complete a mation. If more s nown). Answer e	nd ad pace very	ccurate as possible. If t is needed, attach a se question.	wo married peo parate sheet to	ople are this fo	filing together, both a rm. On the top of any a	re equally
1. Do you		or have any legal or eq	uitable interest i	in an	y residence, building, la	and, or similar p	property	/?	
✓	No. (Go to Part 2							
	Yes.	Where is the property?							
1.1				Wh	at is the property? Che Single-family home	ck all that apply.		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i>
	Stree	t address, if available, or o	other description	П	Duplex or multi-unit build	ding		Creditors Who Have Cla	ims Secured by Property.
				П	Condominium or coope	rative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile	home			
	Num	ber Street		Н	Land Investment property			Describe the nature o	f your ownership
				H	Timeshare			interest (such as fee s the entireties, or a life	
	City	State	Zip Code	Ħ	Other				
				Wh one	o has an interest in the	property? Chec	ck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			ш	
					Debtor 2 only				
					Debtor 1 and Debtor 2 o	•			
				Ш	At least one of the debto				
					ier information you wis perty identification nur	_	this ite	n, such as local	
If you	own	or have more than one, lis	st here:						
1.2				Wh	at is the property? Che	ck all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Stree	t address, if available, or o	other description	H	Single-family home Duplex or multi-unit build	dina		Creditors Who Have Cla	ims Secured by Property.
				H	Condominium or coope	· ·		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile	home			
	Num	ber Street			Land			Describe the nature of	f vour ownership
				Н	Investment property Timeshare			interest (such as fee s the entireties, or a life	imple, tenancy by
	City	State	Zip Code	H	Other				- cotato), ii kilowiii
				Wh	o has an interest in the	property? Chec	ck	Check if this is co (see instructions)	mmunity property
					Debtor 1 only			ш	
					Debtor 2 only				
					Debtor 1 and Debtor 2 o	•			
					At least one of the debto				
					ier information you wis perty identification nur		this itei	n, such as local	

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Debtor 1	Karen		Hightower Case numb	er (if known)	
	First Name	Middle Name	Last Name		
Nur City 2. Add you ha	mber Street State	ther description Zip Code ortion you own for frite that number h	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number: all of your entries from Part 1, including any entriesere.	the amount of any secunder of the continuous Who Have Classifications. Current value of the entire property? Describe the nature of interest (such as fees the entireties, or a life. Check if this is continuous (see instructions)	simple, tenancy by e estate), if known. ommunity property
u own t	hat someone else drives. If ans, trucks, tractors, sport u	you lease a vehicle,	t in any vehicles, whether they are registered or nalso report it on Schedule G: Executory Contracts and reycles	-	
		D. J.	Who have a table at the control of Oheal	De colded de como	Laletana a Dal
3.1	Make Model: Year:	Dodge Journey 2012	Who has an interest in the property? Check one. Debtor 1 only	the amount of any sec	l claims or exemptions. Put ured claims on <i>Schedule D</i> laims Secured by Property.
	Approximate mileage: Other information: 2012 Dodge Journey	80000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$11975.00	Current value of the portion you own? \$11975.00
			instructions)		
3.2	Make Model: Year:	Honda Accord 2003	Who has an interest in the property? Check one. Debtor 1 only	the amount of any sec	l claims or exemptions. Pu ured claims on <i>Schedule L</i> laims <i>Secured by Property</i> .
	Approximate mileage: Other information: 2003 Honda Accord		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$1563.00	Current value of the portion you own? \$781.50
			Check if this is community property (see instructions)		

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ebtor 1			Hightower	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
3.3	Make Model: Year: Approximate mileage:	Toyota Corolla 2007 72000	Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check	the amount of any secu	claims or exemptions. Pur red claims on <i>Schedule E</i> hims Secured by Property. Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors		entire property? \$3925.00	portion you own? \$3925.00
			Check if this is communi instructions)	ty property (see		
3.4	Make Model: Year:		Who has an interest in the pone. Debtor 1 only	roperty? Check	the amount of any secu	claims or exemptions. Pur red claims on <i>Schedule D</i> <i>ims Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	y	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors			
			Check if this is communi instructions)	ty property (see		
		•	er recreational vehicles, other v t, fishing vessels, snowmobiles, m	•		
Exa	nples: Boats, trailers, motor No Yes Make Model:	•	t, fishing vessels, snowmobiles, m Who has an interest in the p one.	otorcycle accessorie	Do not deduct secured the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D</i>
Exa	nples: Boats, trailers, motor No Yes Make	•	t, fishing vessels, snowmobiles, m Who has an interest in the p	notorcycle accessorie roperty? Check	Do not deduct secured the amount of any secu	· ·
Exa	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check y and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Daims Secured by Property. Current value of the
Exal ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi	roperty? Check y and another ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule Daims Secured by Property. Current value of the
Exal ✓ 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone.	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Clate Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Purified claims on Schedule Daims on Schedul
Exal ✓ 4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions	roperty? Check y and another ity property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Daims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule Daims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:	s, personal watercraft	who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communi instructions) Who has an interest in the pone. Debtor 1 only Debtor 2 only At least one of the debtors only At least one of the debtors only Debtor 1 only Debtor 2 only At least one of the debtors	roperty? Check y and another (ity property (see roperty? Check y and another (ity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the

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Hightower Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Household Goods \$1900.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used mobile phone, Tv (4), Laptop (2), Tablet \$700.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$1500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used Jewelry \$150.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5250.00 for Part 3. Write that number here

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Hightower Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$15.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: **BMO** Harris \$400.00 17.1. Checking account: \$100.00 17.2. Checking account: **BMO** Harris 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Wells Fargo (Direct Deposit Card) \$200.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Karen First Name	Middle Name	Hightower	Case number (if known)			
	FITSL NAME	Middle Name	Last Name				
20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.							
	Negotiable instruments Non-negotiable instrum						
		one de aroso you danner danor	w to compone by digning	or dollyoning thom:			
	No No						
	Yes. Give specific information about	Issuer name:					
	them	issuei iidiile.					
					-		
21	Retirement or pension	accounts			-		
21.), thrift savings accounts,	or other pension or profit-sharing plans			
	✓ No						
	Yes. List each	Type of account:	Institution name:				
	account	401(k) or similar plan:					
	separately.	Pension plan:			•		
		IRA:					
		Retirement account:					
		Keogh:			-		
		Additional account:					
		Additional account:					
22.	Security deposits and						
		d deposits you have made so that with landlords, prepaid rent, publi					
	companies, or others	with landiords, prepaid fent, publi	c utilities (electric, gas, wa	ater), telecommunications			
	✓ No		Institution name:				
	Yes	Electric:					
	_	Gas:	-				
		Heating oil:					
		_			-		
		Security deposit on rental unit:					
		Prepaid rent:					
		Telephone:			_		
		Water:			_		
		Rented furniture:			_		
		Other:			_		
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)			
	✓ No	1					
	Yes	Issuer name and description:					

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Debt	tor 1 Karen First Name	Middle	Name	Hightower Last Name	Case numl	oer (if known)	
24.		n education IRA, in an acc 530(b)(1), 529A(b), and 529		ABLE program, or	under a qualified	state tuition program.	
	No Yes	Institution name and descri		the records of any i	nterests.11 U.S.C. §	521(c):	
25.	Trusto oquit	able or future interests in	aranarty (athor tha	n anything listed i	a line 1) and rights	or nowere	
25.		able or future interests in por or your benefit	oroperty (other than	ii anything nateu n	Time 1), and rights	s or powers	
	V No Yes. Desc	ribe					
26.		yrights, trademarks, trade ernet domain names, website	•		-		
	No Yes. Desc	ribe					
27.	Licenses, fra	nchises, and other genera	l intangibles				
	Examples: Bu	ilding permits, exclusive licen	-	ociation holdings, li	quor licenses, profes	ssional licenses	
	✓ No Yes. Desc	ribe					
	<u></u>						
Моі	ney or propei	ty owed to you?					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or	wed to you					
		specific information	Anticipated 2017 Ta		C	Federal:	\$1523.00
	you a	t them, including whether already filed the returns the tax years	Anticipated 2017 ta	x Heruna		State:	\$0.00
	anu	THE LAX YEARS				Local:	\$0.00
29.	Family suppor	t : due or lump sum alimony, :	enousal support chi	ld support mainten	ance divorce sottles		
	No No	. ade or idilip sulli allillony, i	spousai support, CNI	ia support, mainten	ance, divorce settlen	nem, property settlemen	
	=	specific information				Alimony:	\$0.00
						Maintenance:	\$0.00
						Support:	\$0.00
						Divorce settlement:	\$0.00
30.	Other amount	s someone owes you				Property settlement:	\$0.00
	Examples: Unp	aid wages, disability insuranial Security benefits; unpaid l			, vacation pay, work	ters' compensation,	
	✓ No Yes. Descr	ibe					

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Deb	tor 1 Karen		Hightower	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance police Examples: Health, disability, of		avings account (HSA); credit, ho	meowner's, or renter's insurance	
	No Yes. Name the insurance of each policy and list its	company	npany name:	Beneficiary:	Surrender or refund value:
32.	property because someone h	living trust, expect proce		or are currently entitled to receive	
33.	Yes. Describe Claims against third partie	 s, whether or not you h	ave filed a lawsuit or made a	demand for payment	
	Examples: Accidents, employ No Yes. Describe				
34.	Other contingent and unliquent to set off claims	— uidated claims of ever	y nature, including countercl	aims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you did	— d not already list			
	✓ No Yes. Describe				
36.		-	t 4, including any entries for	. •	\$2238.00
Part	5: Describe Any Busine	ess-Related Propert	y You Own or Have an Int	terest In. List any real estate in Part	1.
37.	Do you own or have any leg	al or equitable interes	t in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or con	nmissions you already	earned		
	Yes. Describe				
39.	Office equipment, furnishin Examples: Business-related of		dems, printers, copiers, fax mac	chines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe				

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Deb	tor 1 Karen	Hightower	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your tra	.de	
	✓ No			
	Yes. Describe			
				
11	Inventory			
41.	Inventory			
	✓ No			
	Yes. Describe			
42	Interests in partnersh	ins or joint ventures		
		po or joint voitarou		
		Name of entity:	% of ownership:	
	Yes. Give specific	•	·	
	information about them			
43	Customer lists, mailing	lists, or other compilations		
	—	,		
	✓ No	and the second of the different factors and the defended to the second s	C 101/11 A)\0	
	Yes. Do your lists if	nclude personally identifiable information (as defined in 11 U.S.C.	§ 101(41A))?	
	No			
	Yes. Desc	ribe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			_
	information			<u> </u>
				_
				<u> </u>
45 A	dd the dellar value of a	all of your entries from Part 5 including any entries for page	s you have attached	
		all of your entries from Part 5, including any entries for pages or here		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Property You interest in farmland, list it in Part 1.	Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fisl		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
			C	or exemptions
47.	Farm animals			
	Examples: Livestock, p	ouitry, farm-raised fish		
	✓ No			
	Yes. Describe			
				

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Debt	tor 1 Karen First Name		ightower ast Name	Case number (if known)	
48.	Crops-either growing of		ist ivalle		
	✓ No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	L				
51.		rcial fishing-related property you did n	ot already list		
	✓ No Yes. Describe				
	Tes. Describe				
52 A	dd the deller value of al	Laf your antries from Bart 6 including	any ontring for pages ye	u baya attachad	
		l of your entries from Part 6, including here			
				, -	
Part	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already lists, country club membership	st?		
	✓ No	.,			
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		•
	aa iiio aona. valao ol al	or your onerroom our rate or write tha			
Part	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. r	oart 2 total vehicles, lin	e 5	\$16681.50		
57. P	art 3: Total personal an	d household items, line 15	\$5250.00		
58. P	art 4: Total financial as	sets, line 36	\$2238.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. 1	Fotal personal property.	Add lines 56 through 61	\$24169.50	Copy personal property total ▶	+ \$24169.50
					\$24169.50
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Debtor 1	Debtor 1 Karen		Hightower	Case number (if known)	
	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items					
Do you own or have	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.				
6.2. Household good	ds and furnishings					
No						
Yes. Describe	Mattresses	\$1000.00				

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Fill in this information to identify your case:						
Debtor 1	Karen		Hightower			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois			
Case number (If known)			(State)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt					
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.						
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2	2)				
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Dodge Journey, 2012, 2012 Dodge Journey Line from Schedule A/B: 03	\$11,975.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief description: Honda Accord, 2003, 2003 Honda Accord Line from Schedule A/B: 03	\$781.50	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Debtor 1 Karen Hightower Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Checking account, BMO Harris Line from	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B: 17 Brief description: Toyota Corolla, 2007 Line from	\$3,925.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Schedule A/B: 03 Brief description: Used Clothing Line from	\$1,500.00	applicable statutory limit \$1,500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Used Household Goods Line from Schedule A/B: 06	\$1,900.00	\$1,900.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, BMO Harris Line from	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B:17 Brief description: Other financial account, Wells Fargo (Direct Deposit Card) Line from	\$200.00	\$200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B:17 Brief description: Used mobile phone, Tv (4), Laptop (2), Tablet Line from	\$700.00	\$700.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Schedule A/B:07 Brief description: Used Jewelry Line from Schedule A/B: 12	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Cash in Hand Line from Schedule A/B: 16	\$15.00	\$15.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Federal, Anticipated 2017 Tax refund: EIC & CTC Line from Schedule A/B: 28	\$1,000.00	\$1,000.00; \$0.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(g)(1); 735 ILCS 5/12-1001(b)

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	tor 1 Karen First Name Midd 2: Additional Page		Hightower Last Name	Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exempt	•	Specific laws that allow exemption
,	Brief description: Federal, Anticipated 2017 tax Refund Line from Schedule A/B: 28	\$523.00		523.00 et value, up to any ry limit	735 ILCS 5/12-1001(b)
,	Brief description: Mattresses Line from Schedule A/B: 06	\$1,000.00	100% of fair mark applicable statuto	\$0 set value, up to any ry limit	735 ILCS 5/12-1001(b)

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Fill in	this information to identify your ca	se:			
Debto	or 1 Karen	Hightower			
20010	First Name	Middle Name Last Name			
Debto (Spous	or 2 e, if filing) First Name	Middle Name Last Name			
United		Northern District of Illinois			
Case	number	(State)			
(If know	·			_	Objects to the terminal
Off	icial Form 106D			L	Check if this is an amended filing
Scl	hedule D: Credite	ors Who Have Claims Secure	ed by Prop	erty	12/1
		ole. If two married people are filing together, both are equa	•		
	space is needed, copy the Additional and case number (if known).	onal Page, fill it out, number the entries, and attach it to the	nis form. On the top	of any additional pa	iges, write your
	Do any creditors have claims se	ecured by your property?			
	•	nit this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
	Yes. Fill in all of the information		ooug ooo .o . op	0.10.11.11.10.10.11.11	
	<u> </u>	1 bolow.			
Part					
2.		tor has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors in	Column A Amount of claim	Column B Value of	Column C Unsecured
		e claims in alphabetical order according to the creditor's name.	Do not deduct the	collateral	portion
			value of collateral.	that supports	If any
	ALL V FINANCIAL		4	this claim	40.004.00
2.1	ALLY FINANCIAL Creditor's Name	Describe the property that secures the claim:	\$15,906.00	\$11,975.00	\$3,931.00
	PO BOX 380901	2012 Dodge Journey			
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	DI COMUNICACIONI MANI 55400	= *			
	BLOOMINGTON MN 55438 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 12/2012 incurred	Last 4 digits of account number2136			
2.2	CNAC DUNDEE INC Creditor's Name	Describe the property that secures the claim:	\$11,165.00	\$1,563.00	\$9,602.00
	750 Dundee Ave	2003 Honda Accord			
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent			
	D. d				
	Dundee IL 60118 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 7/2017 incurred	Last 4 digits of account number7545			
	Add the dollar value of y	your entries in Column A on this page. Write that number	\$27,071.00		
	here:				

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Debtor 1 Karen	Hightower Middle Name Last Name	Case number (if known)		
Additional Page Part:1 After listing any entries of 2.4, and so forth.	Middle Name Last Name on this page, number them beginning with 2.3, foll	Column A owed by Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
CREDIT ACCEPTANCE Creditor's Name PO BOX 513 Number Street Southfield MI 48037 City State ZIP Cod Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was 7/2017 incurred	Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage car loan) Statutory lien (such as tax lien, mechanic's lied) Judgment lien from a lawsuit	that apply. or secured en)	\$3,925.00	<u>\$6,252.00</u>
Progressive Leasing Creditor's Name 10619 South Jordan Gateway # 100 Number Street South Jordan UT 84095 City State ZIP Cod Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage car loan) Statutory lien (such as tax lien, mechanic's lied Judgment lien from a lawsuit Other (including a right to offset)	that apply. or secured	\$1,000.00	\$250.00
here:	your entries in Column A on this page. Write that of your form, add the dollar value totals from all pa		-	

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in this inforr	mation to identify your c	ase:					
otor 1	Karen		Hightower				
	First Name	Middle Name	Last Name				
otor 2							
use, if filing)	First Name	Middle Name	Last Name				
ted States B	ankruptcy Court for the:	Northern	District of Illinois				
			(State)				
se number nown)							
ficial F	orm 106F/F				Ch	eck if this is ar	n amended filing
chedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims			12/15
er party to a n 106A/B) a ns that are entries in th wn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims tach the Continuation Pa	could result in a claim. A expired Leases (Official Fo Secured by Property. If n	also list executory contracts frm 106G). Do not include a nore space is needed, copy	s on <i>Sched</i> iny credito the Part y	ule A/B: Propressive of the second se	perty (Official ally secured it out, number
Do any cr	editors have priority un	secured claims against y	ou?				
✓ No. 0	Go to Part 2.						
Yes.							
listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit is in alphabetical order accord to than one creditor holds a	y and nonpriority amounts, ding to the creditor's name.	list that claim here and show If you have more than two pr	both priorit	y and nonpric	rity amounts.
TEOL SU EX			or this form in the instruction	n haaldat \			
	otor 1 otor 2 ouse, iffiling) ted States B is number own) ficial F chedu s complete ir party to a in 106A/B) a ins that are entries in t wn). t1: List Do any cr Yes. List all of listed, ider As much a Continuat	intor 1 Karen First Name Stor 2 First Name ted States Bankruptcy Court for the: se number sown) ficial Form 106E/F chedule E/F: Cre se complete and accurate as possion party to any executory contracts in 106A/B) and on Schedule G: Exemptions in the boxes on the left. At which is the state of the	First Name Middle Name And the States Bankruptcy Court for the: See number See complete and accurate as possible. Use Part 1 for creditor party to any executory contracts or unexpired leases that in 106A/B) and on Schedule G: Executory Contracts and Une in the state of the see number of the	Actor 1 Karen First Name Middle Name Last Name Northem District of Illinois (State) First Name Middle Name Last Name Last Name	totr 1 Karen	Stor 1 Karen Hightower First Name Middle Name Last Name Stor 2 Use, if filing) First Name Middle Name Last Name ted States Bankruptcy Court for the: Northem District of Illinois (State) Checule E/F: Creditors Who Have Unsecured Claims Is complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRI or party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Sched on 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part y entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your nown). 11: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for a listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured has much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured to the creditor's name. If you have more than two priority unsecured has much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured.	Attern Hightower First Name Middle Name Last Name ted States Bankruptcy Court for the: Northern District of Illinois (State) be number own) ficial Form 106E/F Check if this is an Occupant of the security Court for for the security Court for the security Court for the security Court for the security Court for the security for

claim

amount

amount

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AFNI, INC. \$514.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2017 PO Box 3517 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 61702 Bloomington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: AT T U-**✓** No Other. Specify **VERSE** Yes AMERICOLLECT INC 4.2 \$190.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO BOX 1566 n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MANITOWOC Wisconsin 54221 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes ARMOR SYSTEMS CO \$1,850.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2017 1700 KIEFER DR STE 1 Number Street As of the date you file, the claim is: Check all that apply. Contingent ZION Illinois 60099 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL No Other. Specify PAYMENT DATA Yes

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Debtor 1 Karen Hightower Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.				
4.4	Austin Anesthesia LLC	Last 4 digits of account number	\$2,020.00		
	Nonpriority Creditor's Name PO Box 570	When was the debt incurred? n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
		Unliquidated			
	Lake Forest Illinois 60045 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Unpaid Medical Bills			
	Is the claim subject to offset?				
	✓ No				
	Yes				
4.5	Bank of America	Last 4 digits of account number	\$900.00		
	Nonpriority Creditor's Name PO Box 982236	When was the debt incurred?n/a			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Tuna 70000	Unliquidated			
	El Paso Texas 79998 City State Zip Code	Disputed			
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:			
	Debtor 1 only	Student loans			
	Debtor 2 only	Obligations arising out of a separation agreement or			
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims			
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts			
	Check if this claim relates to a community debt	Other. Specify Unsecured Debt			
	Is the claim subject to offset?	_			
	<u>✓</u> No				
	Yes				
4.6	BARCLAYS BANK DELAWARE Nonpriority Creditor's Name	 Last 4 digits of account number1161 	\$1,925.00		
	125 S WEST ST	When was the debt incurred? 8/2012			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	WILMINGTON Delaware 19801 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	or		
	At least one of the debtors and another	divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	Other. Specify CreditCard			
	✓ No				
	Yes				

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Debtor 1 Karen Hightower Case number (if known)
First Name Middle Name Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim			
4.7	CAPITALONE Nonpriority Creditor's Name c/o Pollack & Rosen, P.C Number Street 1825 Barrett Lakes Blvd Suite 510	When was the debt incurred? 9/2013 As of the date you file, the claim is: Check all that apply.	\$995.00			
	Kennesaw Georgia 30144 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard				
4.8	CERTIFIED SERVICES INC Nonpriority Creditor's Name 1300 N SKOKIE HWY STE 10 Number Street GURNEE Illinois 60031 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	When was the debt incurred? 5/2017 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	\$101.00			
4.9	ComEd Nonpriority Creditor's Name 3 Lincoln Center Number Street Bankruptcy Section Oakbrook Terrace Illinois 60181 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$827.00			

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT FIRST N A 4.10 \$645.00 Last 4 digits of account number Nonpriority Creditor's Name 6275 EASTLAND RD When was the debt incurred? 2/2012 Number As of the date you file, the claim is: Check all that apply. Contingent **BROOKPARK** Ohio 44142 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 credit one bank \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 60500 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City of Industry 91716 California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No Yes **DIVERSIFIED CONSULTANT** 4.12 \$2,852.00 8606 Last 4 digits of account number Nonpriority Creditor's Name 10550 DÉERWOOD PARK BLVD When was the debt incurred? 5/2017 Number As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Other. Specify ORIGINAL CREDITOR: SPRINT Is the claim subject to offset? **✓** No

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Exeter Finance LLC \$20,855.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2012 PO BOX 166097 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **IRVING** 75016 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 080 Automobile Is the claim subject to offset? **✓** No Yes 4.14 \$800.00 Firestone Last 4 digits of account number _ Nonpriority Creditor's Name 21551 Lincoln Highway When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Lynwood Illinois 60411 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify __ Unsecured Debt Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK 4.15 \$390.00 Last 4 digits of account number 7591 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 6/2017 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud 56302 Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

✓ No Yes

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** FIRST PREMIER BANK 4.16 \$375.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 6/2017 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.17 House of Branch \$600.00 Last 4 digits of account number Nonpriority Creditor's Name 3125 W Roosevelt Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60612 Chicago Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Unsecured Debt Is the claim subject to offset? **✓** No Yes I C SYSTEM INC 4.18 \$416.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 64378 When was the debt incurred? 4/2017 Number As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts 001 Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: RCN No

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** LVNV FUNDING LLC 4.19 \$1,915.00 Last 4 digits of account number 7059 Nonpriority Creditor's Name When was the debt incurred? 3/2016 P.O. Box 52815 Street As of the date you file, the claim is: Check all that apply. c/o Jeremy T. McCullough Aldridge Pite Haan, LLP Contingent Atlanta Georgia 30355 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes 4.20 MIDLAND FUNDING \$1,937.00 Last 4 digits of account number 3113 Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent California 92108 San Diego Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify _____ 001 UnknownLoanType Is the claim subject to offset? **✓** No Yes MIDLAND FUNDING 4.21 \$912.00 Last 4 digits of account number Nonpriority Creditor's Name 2365 Northside Drive When was the debt incurred? 8/2016 Number As of the date you file, the claim is: Check all that apply. Contingent 92108 San Diego California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 001 UnknownLoanType Is the claim subject to offset?

✓ No Yes

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Montgomery Ward \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3650 Milwaukee Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53714 Madison Wisconsin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unsecured Debt Is the claim subject to offset? **✓** No Yes 4.23 Nicor Gas \$324.00 Last 4 digits of account number _ Nonpriority Creditor's Name 90 N. Finley Road When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Glen Ellyn Illinois 60137 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other Other. Specify _ Is the claim subject to offset? **✓** No Yes Niles North High School 4.24 \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name 9800 Lawler Ave When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60077 Skokie Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? **✓** No

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Northshore Hospital \$28,541.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2650 Ridge Ave. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60201 Evanston Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Unpaid Medical Bills Is the claim subject to offset? **✓** No Yes 4.26 Presence Health \$3,200.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1643 Lewis Ave Suite 203 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Billings Montana 59102 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ **Unsecured Debt** Is the claim subject to offset? **✓** No Yes Sprint Corp. 4.27 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7949 n/a Number Street As of the date you file, the claim is: Check all that apply. Attn Bankruptcy Dept Contingent Unliquidated Overland Park 66207 Kansas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Notice only Is the claim subject to offset? **✓** No

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Debtor 1 Karen Hightower Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 STELLAR RECOVERY INC \$275.00 Last 4 digits of account number 5071 Nonpriority Creditor's Name When was the debt incurred? 12/2016 1327 HWY 2 W Number Street As of the date you file, the claim is: Check all that apply. Contingent **KALISPELL** Montana 59901 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** ORIGINAL CREDITOR: DISH **✓** No Other. Specify **NETWORK** Yes 4.29 SYNCB/JCP \$214.00 Last 4 digits of account number 5624 Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes WEBBANK/FINGERHUT 4.30 \$170.00 Last 4 digits of account number Nonpriority Creditor's Name 7075 Flying Cloud Dr When was the debt incurred? 12/2013 Number As of the date you file, the claim is: Check all that apply. Contingent 55344 Eden Prairie Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

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Debtor 1 Karen Hightower Case number (if known)

FIRST INS	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Aud illies oa tillougii ou.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$76,543.00	
	6i Total Add lines 6f through 6i	6i	\$76,543.00	

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Fill in this information to identify your case:									
Debtor 1	Karen	Hightower							
	First Name	Middle Name	Last Name						
Debtor 2									
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States Bankruptcy Court for the:		Northern	District of Illinois (State)						
Case number (If known)		_	(Otato)						

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
Soldo, Blaz Name			Residential Lease, Debtor is Lessee, Month to Month
Unknown Number	Street		
Skokie	Illinois	60076	
City	State	Zip Code	

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			DC	cument ra	gc 33	0170
Fill in	n this infor	mation to identify your c	ase:			
Deb	tor 1	Karen		Hightower		_
		First Name	Middle Name	Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		_
Unit	ed States E	Sankruptcy Court for the:	Northern	District of Illinois		
0				(State)		_
(If kno	e number own)	-				_
						Check if this is a
	<i>c</i>					amended filing
Ot	ticial	Form 106H				
20	hodul	e H: Your Cod	lobtore			12/1
<u>30</u>	neaui	e n. Your Coc	ientors			12/1
the e know	entries in t vn). Answe	he boxes on the left. At r every question.	tach the Additional Page	to this page. On the	top of ar	e is needed, copy the Additional Page, fill it out, and number any Additional Pages, write your name and case number (if
1.	Do you ha No Yes	ve any codebtors? (If yo	ou are filing a joint case, do	not list either spouse	as a codet	ebtor.)
			lived in a community pro kico, Puerto Rico, Texas, W			nmunity property states and territories include Arizona, California,
	No.	Go to line 3.				
	Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at th	ne time?	
	_ _	No				
		Yes. In which communit	y state or territory did you	ı live?	Fill	ill in the name and current address of that person.
		Name of your spouse, f	ormer spouse, or legal equ	ivalent		
						_
		Number Street				
		City	State	Zip	Code	-
3.	In Column	n 1, list all of your codel	otors. Do not include you	r spouse as a codebt	or if your	r spouse is filing with you. List the person shown in line 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		20	oamone	•	ago io	0.70		
Fill in this inf	ormation to identify	your case:						
Debtor 1	Karen		Highto	wer				
	First Name	Middle Name	Last N	lame		Che	eck if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last N	lame		- 🗖	An amended filing	
	Bankruptcy Court for	Northern	_ District of Ill				A supplement showing post-petition chapter 1 expenses as of the following date:	
Case number						_	MM / DD / YYYY	
Official	Form 106I						WWW.7 557 TTT	
	le I: Your In	come					12/1	
information a spouse. If mo number (if kn	bout your spouse. I	If you are separated and I, attach a separate she y question.	d your spous	se is	not filing	with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case	
-	r employment		Debtor 1				Debtor 2	
informatio		Employment status	✓ Emplo	ved			Employed	
attach a se	e more than one job, parate page with n about additional	Occupation	Not Er	•	yed		Not Employed	
Include pa	rt time, seasonal, or	Employer's name	NorthShor	re Un	iversity Healt	hSystem		
•	yed work. n may include student aker, if it applies.	Employer's address	1301 Cen	1301 Central Street Room 218 Number Street			Number Street	
			Evanston City		Illinois State	60201 Zip Code	City State Zip Code	
		How long employed there?						
Part 2: Giv	e Details About N	Monthly Income						
spouse unles If you or your	s you are separated. non-filing spouse have	e more than one employer,	-				write \$0 in the space. Include your non-filing or that person on the lines below. If you need	
more space,	attach a separate she	et to this form.			For D	ebtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befor, calculate what the monthly		2.		\$6,298.00	\$0.00	
3. Estimate	e and list monthly ove	rtime pay.		3.		+ \$0.00	+ \$0.00	
4. Calcula	te gross income. Add l	ine 2 + line 3.		4.		\$6,298.00	\$0.00	

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Debtor 1Karen First Name Middle Name	Hightower Last Name		Case number ((if		
. not taine	2001 1101110		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here	→ 4	•	\$6,298.00	\$0.00		
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5	a.	\$1,135.10	\$0.00		
5b. Mandatory contributions for retirement plans	5	b.	\$0.00	\$0.00		
5c. Voluntary contributions for retirement plans	5	C.	\$0.00	\$0.00		
5d. Required repayments of retirement fund loans	5	d.	\$0.00	\$0.00		
5e. Insurance	5	e.	\$547.65	\$0.00		
5f. Domestic support obligations	5	f.	\$0.00	\$0.00		
5g. Union dues	5	g.	\$0.00	\$0.00		
5h. Other deductions. Specify:	5	h. +	\$0.00 +	\$0.00		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5h$.	+ 5e +5f + 5g 6	-	\$1,682.74	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6	from line 4. 7		\$4,615.26	\$0.00		
8. List all other income regularly received:						
8a. Net income from rental property and from operation business, profession, or farm						
Attach a statement for each property and business sho gross receipts, ordinary and necessary business expen the total monthly net income.	ses, and	a.	\$0.00	\$0.00		
8b. Interest and dividends		b.	\$0.00	\$0.00		
8c. Family support payments that you, a non-filing spo dependent regularly receive	ouse, or a					
Include alimony, spousal support, child support, main divorce settlement, and property settlement.		c.	\$0.00	\$0.00		
8d. Unemployment compensation	8	d.	\$0.00	\$0.00		
8e. Social Security	8	e.	\$0.00	\$1,200.00		
8f. Other government assistance that you regularly re Include cash assistance and the value (if known) of any cash assistance that you receive, such as food stamps under the Supplemental Nutrition Assistance Program) housing subsidies Specify:	y non- (benefits	f.	\$0.00	\$0.00		
8g. Pension or retirement income		g.	\$0.00	\$0.00		
8h. Other monthly income. Specify: Son's Payment for		h. +	\$377.00 +	\$0.00		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e +			\$377.00	\$1,200.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or nor		0.	\$4,992.26 +	\$1,200.00	=	\$6,192.26
 State all other regular contributions to the expenses Include contributions from an unmarried partner, members friends or relatives. Do not include any amounts already included in lines 2-10 	s of your household,	your	dependents, your roomma			
Specify:					11. +	\$0.00
12. Add the amount in the last column of line 10 to the a Write that amount on the Summary of Schedules and State					12.	\$6,192.26
13. Do you expect an increase or decrease within the year. No. Yes. Explain:	ar after you file this	s form	n?			monthly income

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		Docu	ment Page 42 of 76	5	
Fill in this inform	mation to identify y	our case:			
Debtor 1	Karen First Name	Middle Name	Hightower Last Name		
Debtor 2	T II St I Vallic	Wildelie Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
	ankruptcy Court for	r the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u> </u>
	Form 106 e J: Your E				12/15
information. If i					
1. Is this a join	nt case?				
	to line 2	n a separate household?			
	No	·			
<u>-</u>	_	ust file Official Forms 106J-2, <i>Exper</i> i	uses for Separate Household of Debi	or 2	
2 Do you have	e dependents?	□ No	occ for copulate frequencia of Bost	·	
Do not list D		Yes. Fill out this information for	Danaardaatta valatiavahin ta	Danandantia	Dana damandant lina
Debtor 2.	ebioi i and	each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	17 years	No.
					Yes.
	enses include f people other	✓ No			_
yourself and dependents		Yes			
Part 2: Estir	mate Your Ongo	ing Monthly Expenses			
_	f a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	-
•	•	non-cash government assistance ided it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residence. In 4.	clude first mortgage payments and		\$2,150.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Karen Hightower Case number (if known)
First Name Middle Name Last Name

riist Name	Wilder Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$360.00
6b. Water, sewer, garbage col	lection	6b.	\$0.00
6c. Telephone, cell phone, Int	ernet, satellite, and cable services	6c.	\$256.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$700.00
8. Childcare and children's edu	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry cl	eaning	9.	\$140.00
10. Personal care products and	d services	10.	\$130.00
11. Medical and dental expens	es	11.	\$105.00
12. Transportation. Include gas Do not include car payments		12.	\$350.00
13. Entertainment, clubs, recre	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions as	nd religious donations	14.	\$360.00
15. Insurance. Do not include insurance dedi	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$180.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$301.00
17b. Car payments for Vehicle	2	17b	\$584.00
17c. Other. Specify: Son's C	ar Payment	17c	\$377.00
17d. Other. Specify: Progres	sive Leasing	17d	\$190.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
, , ,	o support others who do not live with you.		
Specify:	annak ingluded in lines 4 au F of this forms on an Cohedule I. Vous Income	19.	\$0.00
20a. Mortgages on other property	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	,	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's associatio			
200. Homeowiter 3 associatio	n or condominant duos	20e	\$0.00

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Debtor 1 K			Hightower	Case number (if known)		
Fi	irst Name	Middle Name	Last Name			
21. Other.	Specify:				21	\$0.00
00 0-1	-4					
	ate your monthly expen	nses.				\$6,183.00
	d lines 4 through 21.					\$0.00
		enses for Debtor 2), if any,				\$6,183.00
22c. Ad	d line 22a and 22b. The	result is your monthly expe	enses.		22.	
23.Calcula	ite your monthly net in	come.				
23a. Co	py line 12 (your combine	ed monthly income) from S	Schedule I.		23a	\$6,192.26
23b. Co	ppy your monthly expens	ses from line 22 above.			23b	\$6,183.00
	, , , ,	enses from your monthly ir	icome.			\$9.26
Th	ne result is your monthly	net income.			23c	<u> </u>
	age payment to increase		pan within the year or do yo nodification to the terms of			

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Fill in this information to identify your case:								
Debtor 1	Karen	Hightower						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number (If known)			(Class)					

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No							
	Yes. Name of person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
×	/s/ Karen Hightower	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/5/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill ir	n this info	rmation to identify your c	ase:					
Debt	tor 1	Karen First Name	Middle N	Hightowo Jame Last Nam				
Debt (Spot	tor 2 use, if filing)	First Name	Middle N	lame Last Nam	16			
Unite	ed States	Bankruptcy Court for the:		District of Illing	ois			
Case (If kno	e number own)			(Sta	te)			
Of	ficial	Form 107				_		Check if this is a amended filing
			al Affairs f	or Individuals	Filing for	Bankru	ptcv	04/10
infor num	mation. ber (if kr	If more space is neede nown). Answer every q	ed, attach a sepa uestion.	arried people are filing arate sheet to this form	i. On the top of			
Part	GIV	e Details About Your	Maritai Status	and Where You Lived	Before			
1.	What is	your current marital st	atus?					
		arried at married						
2.	During	the last 3 years, have yo	ou lived anywhere	other than where you li	ve now?			
	✓ No		ou lived in the last	3 years. Do not include	where you live no	w.		
	De	btor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
	Nu	mber Street		From To	Number Street			From
	Cit	y State	Zip Code		City	State	Zip Code	
					Same as D	Debtor 1		Same as Debtor 1
	Nu	mber Street		From To	Number Street			From To
	Cit	y State	Zip Code		City	State	Zip Code	
3.	and territo	<i>ories</i> include Arizona, Califo	ornia, Idaho, Louis	ouse or legal equivalent iana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Texa			mmunity property states

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Case number (if known)

Hightower

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$68000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$67549.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$65000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Karen

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Hightower Debtor 1 Karen __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or '	1 Karen			Hiç	ghtower	Case number	(if known)
	First Name		Middle Name	Las	st Name		
ns cor age	iders include your porations of which	relatives; a nyou are a for a busir	iny general partners in officer, director, p less you operate as	s; relatives of any person in control,	general partners; pa or owner of 20% o	rtnerships of which y r more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street		_				
	- Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Hightower Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title judgment Pending Cook County Circuit Court Midland Finding LLC Court Name On appeal 50 West Washington Street Case number **NumberStreet** Concluded 2017M2003126 60602 Chicago Illinois City State Zip Code Case title judgment ✓ Pending Cook County Circuit Court Midland Funding LLC v Karen Court Name Hightower On appeal 50 West Washington Street NumberStreet Concluded Case number Chicago Illinois 60602 2017M2002063 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2013 Dodge Chrysler 300- voluntary repo 08/2017 \$0 Exeter Finance LLC Creditor's Name Explain what happened PO BOX 166097 Number Street Property was repossessed. Property was foreclosed. **IRVING** 75016 Texas Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name **Explain what happened** Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Karen	Hightower	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		eank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12	Within 1 year before you filed for bankruptcy, was a	any of your property in the	nossession of an assignee for the benefit o	f creditors a court-
	appointed receiver, a custodian, or another officia		possession of an assignee for the senion of	rorountors, a court
	No			
	Yes			
Part	ts: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	I you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debtor	1 Karen	Hightower	Case number (if known)	
	First Name Middle Name	Last Name		
4.4 \4.1	ithin O years before you filed for bonky many		with a total value of many than \$600	to one obosite?
14. W	ithin 2 years before you filed for bankrupto	y, did you give any gifts or contributions	s with a total value of more than \$600	to any charity?
✓	No			
Г	Yes. Fill in the details for each gift or cont	ribution.		
_	Gifts or contributions to charities	Describe what you contribute	d Date you	Value
	that total more than \$600		contributed	74.40
	Charity's Name			
	Charly's Name			
	-			
	Number Street			
	City State Zip Code	•		
	-			
Part 6:	List Certain Losses			
	ithin 1 year before you filed for bankruptcy	or since you filed for bankruptcy, did yo	ou lose anything because of theft, fire,	other disaster, or
ga	imbling?			
V	No No			
Ë	Yes. Fill in the details.			
	4	5	Balance and	Walan dan and
	Describe the property you lost and how the loss occurred	Describe any insurance cover Include the amount that insuran		Value of property lost
	now the loss occurred	pending insurance claims on line		1031
		A/B: Property.		
	_			
Part 7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.			
		Description and value of any p	property Date payment	Amount of
		transferred	or transfer	payment
			was made	
	Semrad Law Firm	Attorney's Fee - 0.00	11/13/2017	\$0.00
	Person Who Was Paid			
	11101 S. Western Avenue Number Street			
	Number Sueet			
	Chicago Illinois 60643			
	City State Zip Code			
	Email or website address			
	None			
	Person Who Made the Payment, if Not You			
	Person Who Was Paid			
	Number Street			
	City State Zip Code	9		
	•			
	Email or website address			
	Email or website address Person Who Made the Payment, if Not You			

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eptor i	Karen		Hightower	Case number (if know)	n)	
	First Name	Middle Name	Last Name			
hel	chin 1 year before you file p you deal with your cre not include any payment o	ditors or to make paym		ur behalf pay or transfe	r any property to a	nyone who promised to
✓	No Yes. Fill in the details.					
			Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
Inc	ordinary course of your lude both outright transfers that you have all No Yes. Fill in the details.	s and transfers made as s	security (such as the granting of a	security interest or mortg	age on your propert	y). Do not include gifts
			Description and value of pretransferred		ny property or eceived or debts p e	Date transfer was made
	Person Who Received Tr	ansfer				
	Number Street					
	City State Person's relationship to y	•				
	Person Who Received Tr	ransfer				
	Number Street					
	City State Person's relationship to y	•				
ber	chin 10 years before you neficiary? ese are often called asset-p		d you transfer any property to a	self-settled trust or sir	nilar device of whi	ch you are a
✓	No Yes. Fill in the details.					
Ц	103. I III III UIE UEIAIIS.		Description and value of t	he property transferred		Date transfer was made
	Name of trust					

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Hightower Debtor 1 Karen _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Hightower Debtor 1 Karen Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Karen First Name		liddle Name		htower t Name	Ca	se number (i	f known)		
		riist ivaille	IV	iliddle ivaille	Lasi	i ivanie					
26.	Hav	e you been a party	y in any judicia	al or administr	ative procee	eding under	any environme	ental law? Ir	nclude settlements	and orders	S.
	V	No									
	百	Yes. Fill in the det	ails.								
					Court or age	ency		Nature	of the case		Status of the
		Case title									case
											Pending
					Court Name						On appeal
		Case number			NumberStree	t					
					City	State	Zip Code				Concluded
		1					•				
Pari	11:	Give Details Al	oout Your Bu	siness or Co	nnections	to Any Bu	siness				
27.	Witl	nin 4 vears before	vou filed for b	ankruptev. did	vou own a b	ousiness or	have any of the	following o	connections to any	business?	
	••••	-						_		Du 00001	
							r activity, either		part-time		
				ity company (L	.LC) or limited	d liability pa	artnership (LLP)				
		A partner in a									
				aging executiv	-						
		An owner of	at least 5% of	the voting or e	quity securiti	ies of a cor	poration				
	7	No. None of the a	bove applies.	Go to Part 12.	ı						
	Ħ	Yes. Check all tha				v for each b	ousiness.				
	_						ure of the busin	ess	Employer Identif	ication nui	mber Do not
									include Social S	ecurity nur	mber or ITIN.
		Business Name			_				EIN:		
		Dusiness Name									
		Number Street			_				Dates business e	existed	
		0	0	7: 0 1	Name	of account	ant or bookkee	per			
		City	State	Zip Code					From	То	
					Descri	be the nati	ure of the busin	ess	Employer Identif		
									include Social S	ecurity nur	mber or ITIN.
		Business Name			_				EIN:		
					_						
		Number Street			Nome	af a a a a	ant as baakkaa		Dates business e	existed	
		City	State	Zip Code	– Name	or account	ant or bookkee	per	F	T .	
		City	Sidle	Zip Code					From	10	
					Descri	be the nati	ure of the busin	ess	Employer Identif		
									include Social S	ecurity nur	mber or ITIN.
		Business Name			_				EIN:		
					_						
		Number Street			Nome	of access	ant or bookles-	nor	Dates business e	existed	
		City	State	Zip Code	name	oi account	ant or bookkee	per	F	т-	
		Oity	Jiaie	Zip Code					From	10	

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Deb	tor 1	Karen			Hightower	Case number (if known)
		First Name		Middle Name	Last Name	
28.		hin 2 years before ditors, or other pa No Yes. Fill in the det	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
					Date issued	
					-	
		Name			MM/DD/YYYY	
		Number Street			-	
		Number Street				
		City	State	Zip Code	-	
		1		_,p		
Part	t 12:	Sign Below				
1	true a	and correct. I undo kruptcy case can	erstand that result in fine	making a false stat s up to \$250,000, o	ement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Karen Highto ure of Debtor			Signature of Debtor 2
		Olgitati	ule of Debtor			Signature of Deptor 2
		Date 1	12/5/2017			Date 12/5/2017
	Did vo	ou attach addition	nal nages to	our Statement of I	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	`		iai pagoo to	our otatomone or	manolal / mano loi marvia	adio 1 mily 101 Daim aproy (0 molai 1 0 m 101).
	✓ ^	lo				
	☐ Y	'es				
ı	Did yo	ou pay or agree to	pay someon	e who is not an att	orney to help you fill out b	ankruptcy forms?
	.✓ N	lo				
	_	es. Name of persor	า			Attach the Bankruptcy Petition Preparer's Notice,
	Ш '	co. Name of person	•			Declaration, and Signature (Official Form 119).

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Fill in this information to identify your case:					
Debtor 1	Karen		Hightower		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number (If known)			(,		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: ALLY FINANCIAL Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2012 Dodge Journey Retain the property and [explain]: Creditor's Surrender the property. No. name: CNAC DUNDEE INC Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: 2003 Honda Accord Retain the property and [explain]: No. Surrender the property. Creditor's name: CREDIT ACCEPTANCE Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 2007 Toyota Corolla Retain the property and [explain]: No. Surrender the property. Creditor's name: Progressive Leasing Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Mattresses | Value: \$1,000.00 Retain the property and [explain]:

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Debtor	Karen		Hightower	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired P	ersonal Property Leas	es	
informa		il estate leases. Unexpired	l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the tare still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	scribe your unexpired pers	sonal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			–
Les	sor's name:			No Yes
	scription of leased perty:			<u>—</u>
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			☐ No ☐ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Part_3:_	Sign Below			
Unde	-		my intention about any	property of my estate that secures a debt and any personal
		-		
_	/s/ Karen Hightower gnature of Debtor 1		_ X	gnature of Debtor 2
SI	gnature of Deptor 1		Sig	griature or Deptor 2
D	ate 12/5/2017 MM/DD/YYYY		Dat	ate 12/5/2017 MM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northern Dis	strict of Illinois		
In re	Karen Hightower		Ca	ase No.	
	Debtor				(If known)
			Cl	napter	Chapter 7
	DISCLOSURE OF	COMPENSATI	ION OF ATTO	RNEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within or rendered or to be rendered on behavior	ne year before the filing of t	the petition in bankrupto	y, or agreed to	be paid to me, for services
	For legal services, I have agreed to	accept			\$1,765.00
	Prior to the filing of this statement	I have received			\$0.00
	Balance Due				\$1,765.00
2.	. The source of the compensation pa	aid to me was:			
	✓ Debtor	Other (spec	cify)		
3.	. The source of the compensation pa	aid to me is:			
	✓ Debtor	Other (spec	cify)		
4.	I have not agreed to share the members and associates of my	above-disclosed compensa law firm.	ation with any other pers	son unless the	y are
	I have agreed to share the above members or associates of my lithe people sharing in the comparts.	aw firm. A copy of the agre			
5.	. In return for the above-disclosed fe	e, I have agreed to render I	legal service for all aspec	ts of the bank	ruptcy case, including:
	 a. Analysis of the debtor's fine bankruptcy; 	ancial situation, and render	ring advice to the debtor	in determinin	g whether to file a petition in
	b. Preparation and filing of an	y petition, schedules, state	ements of affairs and pla	n which may b	pe required;
	c. Representation of the debte	or at the meeting of credito	rs and confirmation hea	ring, and any a	adjourned hearings thereof;
6.	. By agreement with the debtor(s), th	e above-disclosed fee doe	s not include the followi	ng services:	
		CERTI	FICATION		
	I certify that the foregoing is a comp tor(s) in this bankruptcy proceedings		ement or arrangement fo	payment to n	ne for representation of the
	12/5/2017		/s/ Alexande	er Preber	
	Date		Signature of	Attorney	
			Semrad La	w Firm	
			Name of la	w firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Hightower, Karen	Case No.	Case No.		
	Debtor(s)				
		Chapter.	Chapter7		
	VERIFI	CATION OF CREDITOR MAT	RIX		
Tł knowledge		ry that the attached list of creditors is tru	ue and correct to the best of their		
Date:	12/5/2017	/s/ Hightower, Ka	aren		
		Hightower, Karen Signature of Debi			

Exeter Finance LLC PO BOX 166097 IRVING, TX, 75016

ALLY FINANCIAL PO Box 130424 Saint Paul, MN, 55113

CNAC DUNDEE INC c/o Robert Walinski 2215 Enterprise Dr Ste. 1512 Westchester, IL, 60154

DIVERSIFIED CONSULTANT 10550 DEERWOOD PARK BLVD JACKSONVILLE, FL, 32256

MIDLAND FUNDING PO Box 13105 Roanoke, VA, 24031

BARCLAYS BANK DELAWARE 698 1/2 South Ogden Street Buffalo, NY, 14206

LVNV FUNDING LLC PO Box 10587 Greenville, SC, 29603

ARMOR SYSTEMS CO 1700 KIEFER DR STE 1 ZION, IL, 60099

CREDIT FIRST N A 6275 EASTLAND RD BROOKPARK, OH, 44142

AFNI, INC. PO Box 3517 Bloomington, IL, 61702

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

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FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

STELLAR RECOVERY INC PO Box 1119 Charlotte, NC, 28201

SYNCB/JCP PO BOX 965007 Orlando, FL, 32896

CERTIFIED SERVICES INC 1300 N SKOKIE HWY STE 10 GURNEE, IL, 60031

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

CAPITALONE c/o Pollack & Rosen, P.C 1825 Barrett Lakes Blvd Suite 510 Kennesaw, GA, 30144

WEBBANK/FINGERHUT 7075 Flying Cloud Dr Eden Prairie, MN, 55344

Northshore Hospital 2650 Ridge Ave. Evanston, IL, 60201

Montgomery Ward {P Npx 800849 Dallas, TX, 75380

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

AMERICOLLECT INC PO BOX 1566 MANITOWOC, WI, 54221 Austin Anesthesia LLC PO Box 570 Lake Forest, IL, 60045

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

Presence Health 19 Mollison Way Attn: Presence Medical Group Lewiston, ME, 04240

Nicor Gas 1844 W. Ferry Road Naperville, IL, 60563

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Niles North High School 9800 Lawler Ave Skokie, IL, 60077

Progressive Leasing 256 West Data Drive Draper, UT, 84020

credit one bank PO Box 60500 City of Industry, CA, 91716

Firestone 21551 Lincoln Highway Lynwood, IL, 60411

House of Branch 3125 W Roosevelt Rd Chicago, IL, 60612

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1765.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 12/05/2017

Client

Attorney

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Debtor 1 Karen First Name Middle Name	Hightower	Case number (ii	(ton)	
First Name Middle Name	Last Name	Case number (ii	Known)	
8.Unemployment compensation		Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
Do not enter the amount if you contend that the amount under the Social Security Act. Instead, list it here:	received was a benefit	\$0.00	\$0.00	
For you	\$0.00			
For your spouse	<u>\$1,200.00</u>			
 Pension or retirement income. Do not include any amobenefit under the Social Security Act. 		\$0.00	\$0.00	
10.Income from all other sources not listed above. Spec amount. Do not include any benefits received under the S payments received as a victim of a war crime, a crime aga international or domestic terrorism. If necessary, list other page and put the total below.	Social Security Act or			
Total amounts from separate pages, if any.		+\$0.00	+\$0.00	
11. Coloulate as a second			+40.00	1
11. Calculate your total current monthly income. Add lireach		\$6,208.91	+ _{\$0.00}	\$6,208.91
column. Then add the total for Column A to the total for	Column B.			\$0,200.91
Part 2: Determine Whether the Means Test Applie	es to You			Total current monthly income
2. Calculate your current monthly income for the year, I	ollow these steps:			
12a. Copy your total current monthly income from line 11.		Con	y line 11 here →	
Multiply by 12 (the number of months in a year).			y and it illere —	\$6,208.91
12b. The result is your annual income for this part of the fo	orm.		12b. J	X 12
3 Calculate the median family income that applies to yo	u. Follow these steps:		120.	\$74,506.92
Fill in the state in which you live.	Illinois			
Fill in the number of people in your household.	3			
Fill in the median family income for your state and size of household.		waa waa suu suu suu saasuu saasuu saas saas	13.	\$78,559.00
To find a list of applicable median income amounts, go onli instructions for this form. This list may also be available at the list of the	ne using the link specified in ne bankruptcy clerk's office.	the separate	L	
1. How do the lines compare?				
14a. Line 12b is less than or equal to line 13. On the to Go to Part 3.				
14b. Line 12b is more than line 13. On the top of page Go to Part 3 and fill out Form 122A-2.	1, check box 2, The presum	ption of abuse is determin	ned by Form 122A-2.	;
nt 3: Sign Below				
By signing here, I declare under penalty of perjury that the in	oformation on this otstomes			
^	monnation on this statement	and in any attachments is	s true and correct.	1000 MM 1 176
/s/ Karen Hightower Signature of Debtor 1	_ x			* market to concern
	Signa	ture of Debtor 2		The state of the s
Date 12/5/2017 MM/DD/YYYY	Date	12/5/2017 MM/DD/YYYY		- London Service Co. C.
If you checked line 14a, do NOT fill out or file Form 122A- If you checked line 14b, fill out Form 122A-2 and file it wit	-2. th this form.			PROPERTY COMMANDA

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

m re:	Hightower, Karen	
	Debtor(s)	Case No
		Chapter. Chapter7
	VI	ERIFICATION OF CREDITOR MATRIX
Th knowledge	e above named Debtors here	by verify that the attached list of creditors is true and correct to the best of their
Date:	12/5/2017	/s/ Hightower, Karen
		Hightower, Karen Signature of Debtor

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Debto	r Karen		Hightower	Case number (if
1	First Name	Middle Name	Last Name	known)
art 2:	List Your Unexpire	d Personal Property Leas	es	
nforma	ation below. Do not list	operty lease that you listed in real estate leases. Unexpired I property lease if the trustee	l leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the re still in effect; the lease period has not yet ended. You may J.S.C. § 365(p)(2).
De	scribe your unexpired p	personal property leases		Will the lease be assumed?
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			_
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased operty:			
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			
Les	ssor's name:			□ No □ Yes
	scription of leased perty:			
Les	sor's name:			☐ No ☐ Yes
	scription of leased perty:			
	Sign Below	mann ginn at mederaldeletyren miner om melen is anterskapteletyretik eldere kook forbustel er		
	er penalty of perjury, I d erty that is subject to a		ny intention about any p	operty of my estate that secures a debt and any personal
	/s/ Karen Hightower	Mun	Signa	ature of Debtor 2
Da	ate 12/5/2017 MM/DD/YYYY	/ V	Date	12/5/2017 MM/DD/YYYY

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Debtor 1	Karen First Name	A GALLAN	Hightower	Case number (if known)
	en verhalen hierrick i medinaksi dipami kempan harkemada dipambah hiji ikin inggris dipami ili bili sepera ji	Middle Name	Last Name	N Starter Syriam datum yan yangan ar a mahara isan ayan mahara ma
28. Wi	thin 2 years before you filed fed it.	or bankruptcy, did ye	ou give a financial stater	nent to anyone about your business? Include all financial institutions
	No Yes. Fill in the details below.			
			Date issued	
	Name		MM/DD/YYYY	_
	Number Street		-	
	City State	Zip Code	-	
Part 12:	Sign Below			
I have true a a ban	read the answers on this St. and correct. I understand tha kruptcy case can result in fir /s/ Karen Hight Signature of Debto	pwer 10 \$250,000, o	Affairs and any attachnement, concealing proper imprisonment for up to	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Oignature of Depto	1 700	Concession of the Concession o	Signature of Debtor 2
	Date 12/5/2017			Date 12/5/2017
Did yo	u attach additional pages to	Your Statement of F	inancial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
✓ No)			Solution (Official Form 107)?
☐ Ye	es			
Did yo	u pay or agree to pay someor	ne who is not an atto	rnev to help you fill out t	ankriintov formo?
✓ No			y and a supply of the other	annulately forms:
Ye	s. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this info			iment Page 75 of 7	O
	rmation to identify your o	case:		
Debtor 1	Karen		Hightower	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	
	Form 106De			Check if this is ar amended filing
Declarati	ion About an I	ndividual Debt	or's Schedules sible for supplying correct inforn	12/15
.S.C. §§ 152, 1	341, 1519, and 3571.	on with a bankruptcy case	can result in fines up to \$250,00	false statement, concealing property, or obtaining 00, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below		,	or imprisonment for up to 20 years, or both. 18
Part 1: Sign	Below		y to help you fill out bankruptcy	or imprisonment for up to 20 years, or both. 18
Part 1: Sign Did you pa	Below		y to help you fill out bankruptcy (forms?

Signature of Debtor 2

MM/DD/YYYY

Date

Date 12/5/2017

MM/DD/YYYY

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First Name	Middle Name	Hightower	Case number (if known)	
Part 6: Answer These (Questions for Reporting Purpose	Last Name		
^{16.} What kind of debts d you have?		ly consumer debts? of all primarily for a person all primarily for all prim	urial, family, or househous siness debts are debts th the operation of the b	old purpose." that you incurred to obtain ousiness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	□ No. It ☑ Yes.	er 7. Do vou estimate tha	t after any exempt propei o distribute to unsecured o	rty is excluded and administrative creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49✓ 50-99✓ 100-199✓ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	00 j	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$50,000,00	-\$10 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001- \$10,000,001 \$50,000,001	and the second s	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and correct. If I have chosen to file under Cha of title 11, United States Code. If under Chapter 7. If no attorney represents me and out this document, I have obtained I request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15	apter 7, I am aware that understand the relief and I did not pay or agreeted and read the notice on the chapter of title 1 ment, concealing propsed can result in fines up	t I may proceed, if eligit available under each ch to pay someone who is required by 11 U.S.C. 1, United States Code, perty, or obtaining mon- p to \$250,000, or impre	ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed on the anattorney to help me fill § 342(b).
NGAN PRIEMAN SIGNA	/s/ Karen Hightower Signature of Debtor 1 Executed on 12/5/2017 MM / DD / N		Signature of Debtor Executed on	2 MM / DD / YYYY